## CONSUMER INFORMATION LINKS

(Mortgage, fraud, identity theft, etc.)

## State of California Consumer Home Mortgage Information

A Guide to Mortgage Resources in California www.yourhome.ca.gov/

#### · Foreclosure in California

Are you looking for a manageable mortgage? Are you facing foreclosure? Are you a renter who may be facing eviction due to a foreclosure? The below website can help answer your questions.

www.foreclosureinfoca.org/

## • Federal Reserve Consumer Help

This website has links to their consumer publications about home mortgages, and also contains information about filing complaints against banks and financial institutions.

www.federalreserveconsumerhelp.gov/index.cfm?nav=9493

# • State of California Consumer Home Mortgage Information

Here you will find helpful information and links if you are considering buying a home, or if you already own a home, or have a mortgage and may be experiencing difficulty in keeping your payments current.

www.yourhome.ca.gov/

www.yournome.ca.gov/

## US Department of Housing and Urban Development in California

Owning a home is a big part of the American Dream. Here are some resources that can help you buy, maintain, and keep your home. <a href="https://www.hud.gov/local/index.cfm?state=ca">www.hud.gov/local/index.cfm?state=ca</a>

### • Guide to Avoiding Foreclosure

Whether you're in foreclosure now or worried about it in the future, the below website has information that can help. www.hud.gov/foreclosure/

# Consumer Bankruptcy Counseling

Under federal law, you are required to obtain credit counseling from a qualified non-profit agency before filing for bankruptcy. www.consumerbankruptcycounseling.info/

#### • Foreclosure Help Hotline

888-995-HOPE is available 24 hours a day, 7 days a week to any homeowner in America having trouble paying their mortgage and offers absolutely free foreclosure prevention counseling by expert counselors at HUD-approved agencies

www.foreclosurehelpandhope.org/

## Homeowner Crisis Resource Center

Includes, a mortgage reality check, consumer alerts about foreclosure rescue scams, and more.

www.housinghelpnow.org/

# · Identity Theft

www.ftc.gov/bcp/edu/microsites/idtheft/ www.fdic.gov/consumers/theft/index.html

# Other helpful sites:

# Department of Real Estate

www.dre.ca.gov/cons\_home.html

# • Federal Deposit Insurance Corporation

Resources to educate and protect consumers, revitalize communities, and promote compliance with the Community Reinvestment Act and fair lending laws. <a href="https://www.fdic.gov/consumers/index.html">www.fdic.gov/consumers/index.html</a>

# Department of Corporations

www.corp.ca.gov/FSD/default.asp

## · USA.gov

www.usa.gov/Citizen/Topics/Consumer\_Safety.shtml